



DOCKET NO. CITI0125-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Andrew WATSON

U.S. Serial No.: 09/453,800

Filed: December 03, 1999

For: SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT

3600
Group Art Unit: 3066

Examiner: Akers, G.

#9/a
S. Callm
5/8/02

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Commissioner For Patents
Washington, D.C. 20231

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AMENDMENT

Sir:

Responsive to the Office Action mailed January 23, 2002, please amend the above-identified application as follows.

IN THE SPECIFICATION

Please replace the paragraph on lines 16-18 of page 1 with the following paragraph:

a1
Many people purchase account-based services over the phone or through paper applications they fill out and return to the account service provider. Account-based services such as insurance, communications and investment portfolios are typically purchased in this manner.

IN THE CLAIMS:

Please amend claim 14 as follows:

a2
14. (Amended) A computer system comprising a first computer wherein the first computer comprises:

a firewall module for determining security parameters;